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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : Steven M. H. WALLMAN  
Serial Number : 10/627,873  
Filed : July 28, 2003  
For : METHOD AND APPARATUS FOR ENABLING INDIVIDUAL OR  
: SMALLER INVESTORS OR OTHERS TO CREATE AND  
: MANAGE A  
: PORTFOLIO OF SECURITIES OR OTHER ASSETS OR  
: LIABILITIES ON A COST EFFECTIVE BASIS  
Art Unit : 3692  
Examiner : Ms. Susanna M. Meinecke Diaz

Mail Stop **Issue Fee**  
Commissioner for Patents  
Post Office Box 1450  
Alexandria, VA 22313

**AMENDMENT UNDER 37 C.F.R. §1.312**

Sir:

Applicant respectfully submits the following amendment under Rule 312.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 8 of this paper.